

Information to identify the case:

Debtor 1	<u>Jeanette Santiago</u>	Social Security number or ITIN	xxx-xx-2252
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-17808-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jeanette Santiago

7/14/17

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jeanette Santiago
 Debtor

Case No. 17-17808-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 42

Date Rcvd: Jul 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2017.

db
 516772526 +Jeanette Santiago, 299 Valley Rd, Clark, NJ 07066-2600
 516772529 +Clark Township-Sewer Utility, 430 Westfield Ave, Clark, NJ 07066-1732
 516772534 Express Scripts, PO Box 790227, Saint Louis, MO 63179-0227
 516772533 +KML Law Group, P.C., 216 Haddon Ave, Ste 406, Collingswood, NJ 08108-2812
 516772539 +Karen A Ermel, LLC, 7 West Main St, Mendham, NJ 07945-1248
 516772541 +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
 516772542 +Miller, Meyerson & Corbo, 35 Journal Square, Suite #1105, Jersey City, NJ 07306-4007
 516772543 +Morris County Court Special Civil Part, PO Box 910, Morristown, NJ 07963-0910
 516772546 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Nissan-infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063)
 516772547 +Northland Group Inc, P.O. Box 390905, Minneapolis, MN 55439-0905
 516772549 +Phillips & Cohen Associates, Ltd., PO Box 5790, Hauppauge, NY 11788-0164
 516772549 Pressler & Pressler, LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
 516772550 +Robert K. Solodare, Officer, PO Box 270, Chatham Twp, NJ 07928-0270
 516772553 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, P.O. Box 283,
 Trenton, NJ 08695)
 516772552 +State of New Jersey, Office of New Jersey General, 25 Market St, P.O. Box 119,
 Trenton, NJ 08625-0119
 516772556 +Union County Court -SC part, 2 Broad Street, Elizabeth, NJ 07201-2202
 516772557 +Union County Court Family Division, 2 Broad Street, Elizabeth, NJ 07201-2202
 516772558 +Union County Court Special Civil Part, 2 Broad Street, Elizabeth, NJ 07201-2202
 516772559 +Wolkstein, Von Ellen & Brown, LLC, 959 South Springfield Avenue, Springfield, NJ 07081-3558

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 14 2017 22:38:22 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 14 2017 22:38:20 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: RMSC.COM Jul 14 2017 22:28:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021
 516772522 EDI: AMEREXPR.COM Jul 14 2017 22:28:00 Amex, PO Box 981535, El Paso, TX 79998-1535
 516772521 +EDI: AMEREXPR.COM Jul 14 2017 22:28:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 516772524 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 14 2017 22:38:40
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd #5, Miami, FL 33146-1837
 516772523 E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 14 2017 22:38:40
 Bayview Loan Servicing, LLC, 62516 Collection Center Drive, Chicago, IL 60693-0625
 516772525 +EDI: CHASE.COM Jul 14 2017 22:28:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 516772527 EDI: RCSFNBMARIN.COM Jul 14 2017 22:28:00 Credit One Bank, PO Box 60500,
 City of Industry, CA 91716-0500
 516772528 +E-mail/Text: dcbendush@msn.com Jul 14 2017 22:38:12 David C. Bendush,
 310 Springfield Ave, Suite 10, Berkeley Heights, NJ 07922-1286
 516772531 EDI: IRS.COM Jul 14 2017 22:28:00 Internal Revenue Service,
 1111 Constitutional Avenue, N.W., Washington, DC 20224
 516772535 +EDI: CBSKOHL.COM Jul 14 2017 22:28:00 Kohls/capone, Po Box 3115,
 Milwaukee, WI 53201-3115
 516772536 +E-mail/Text: dcbendush@msn.com Jul 14 2017 22:38:12 Law Office of David C. Bendush,
 310 Springfield Ave, Suite 10, Berkeley Heights, NJ 07922-1286
 516772537 +EDI: TSYS2.COM Jul 14 2017 22:28:00 Macy's, P.O. Box 183083, Columbus, OH 43218-3083
 516772538 +EDI: MERRICKBANK.COM Jul 14 2017 22:28:00 Merrick Bank, Po Box 9201,
 Old Bethpage, NY 11804-9001
 516772540 +EDI: MID8.COM Jul 14 2017 22:28:00 Midland Funding, LLC, PO Box 603,
 Oaks, PA 19456-0603
 516772544 +E-mail/Text: bnc@nordstrom.com Jul 14 2017 22:38:01 Nordstrom FSB,
 Attention: Account Services, Po Box 6566, Englewood, CO 80155-6566
 516772545 +E-mail/Text: bnc@nordstrom.com Jul 14 2017 22:38:02 Nordstrom/td, 13531 E Caley Ave,
 Englewood, CO 80111-6505
 516772548 +EDI: PRA.COM Jul 14 2017 22:28:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4952
 516772551 +E-mail/Text: rwjebn@rwjbh.org Jul 14 2017 22:38:58 Robert Wood Johnson University Hospital,
 P.O. Box 1515, Elizabeth, NJ 07207-1515
 516775104 +EDI: RMSC.COM Jul 14 2017 22:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 516772554 EDI: RMSC.COM Jul 14 2017 22:28:00 Synchrony Bank, P.O. Box 965064,
 Orlando, FL 32896-5064
 516772555 +EDI: WTRRN BANK.COM Jul 14 2017 22:28:00 Td Bank Usa/targetcred, Po Box 673,
 Minneapolis, MN 55440-0673

TOTAL: 23

District/off: 0312-2

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Total Noticed: 42

Date Rcvd: Jul 14, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516772532* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, 44 South Clinton Ave,
Trenton, NJ 08601)
516772530* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED
LIABILITY COMPANY dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfbis.com, lvala@rltlawfirm.com,
rgaydos@rltlawfirm.com
Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com,
NJ57@ecfbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov
Yakov Rudikh on behalf of Debtor Jeanette Santiago yrudikh@gmail.com,
rudikhlawgroup@gmail.com; mrudikh@gmail.com; zk1313@gmail.com

TOTAL: 5